

REMARKS

Claims 38-46 are pending.

Claims 38-42, 45 and 46 are allowed.

Claims 39, 41, 43, and 44 are rejected by the Examiner.

Claims 39, 41, 43, and 44 have been amended.

Allowable Subject Matter

Claims 38, 42, 45-46 are allowed over the prior art of record.

Claim Amendments

Claims 39, 41, 43, and 44 have been amended to delete the term “dynamically.”

Claim Rejections under 35 USC 112

Claims 39, 41, 43 and 44 and the claims depending upon these claims are rejected under 35 USC 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

The Examiner indicated that the term “dynamically” rendered claims 39, 41, 43 and 44 indefinite. The Examiner examined claims 39, 41, 43 and 44 without the term “dynamically.” That is, the Examiner interpreted “dynamically adjusting the insurance premium” as “adjusting the insurance premium.” See Office Action dated April 3, 2007.

Claims 39, 41, 43 and 44, were not rejected on other grounds and depended from allowable independent claim 38. Since the Examiner examined claims 39, 41, 43 and 44 without the term “dynamically,” “dynamically” has been deleted from claims 39, 41, 43 and 44. Accordingly, claims 39, 41, 43 and 44 are allowable over the prior art of record. The Applicant respectfully requests that the Examiner withdraw the rejection of claims 39, 41, 43 and 44.

Conclusion

For the foregoing reasons, allowance of claims 38-46 is requested. The Examiner is encouraged to telephone the undersigned at (503) 222-3613 if it appears that an interview would be helpful in advancing the case.

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Respectfully submitted,

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